

for your **Benefit**



Department of Health and Family Services
Division of Health Care Financing

A newsletter for HIRSP policyholders

Spring 2005

New Provider of Administrative Services, New Materials

By now you know, HIRSP has contracted with WPS Health Insurance to provide plan administrative services. You should have already received information on this change including your new Policyholder Guide and ID card. As part of this change, HIRSP has introduced several new programs and procedures that became effective April 1, 2005, so it's important that you read through the information in your guide to become familiar with these changes. If you haven't received your guide and ID card or have any questions, contact HIRSP Customer Service. ■

HIRSP Customer Service
(800) 828-4777

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New Care Management Programs

HIRSP has implemented new procedures for its newly created Care Management programs. These procedures and programs are designed to help you better manage your health care and let you know, in advance, if certain services will or will not be covered through your HIRSP insurance. We strongly encourage you and your health care providers to follow these procedures and to work closely with our Care Management team to make well informed decisions about treatment options.

Inpatient Hospital Admission Precertification Program

Through this program, HIRSP Care Management staff (doctors and nurses) will help you and your doctor better manage and understand your HIRSP benefits for scheduled and emergency inpatient hospitalizations.

Preauthorization of High-Cost Services Program

Before you receive certain high-cost services, having them preauthorized by HIRSP will let you and your doctor know in advance if certain services will or will not be covered through HIRSP.

Individual Case Management Program

This program is designed to help when you suffer a catastrophic or complex health care situation. Care Management nurses are available to assist you and your doctor to establish a care plan including determination and coordination of services in your home.

Disease Management Program

This program assists you in taking a more active role in managing your health if you have a chronic illness such as asthma, coronary artery disease, congestive heart failure, diabetes, depression, and alcohol/substance abuse. The goal is to improve or maintain your health while living with a chronic illness.

HIRSP also offers a prenatal program with maternity nurse specialists assisting policyholders throughout their pregnancies by providing educational opportunities and coordination of services. ■

If you have questions about any of these new Care Management programs, you can contact: *HIRSP Care Management Programs at (866) 841-6572*

New Prescription Drug Programs

HIRSP has adopted a new prescription drug benefit plan which will be administered by Navitus™ Health Solutions. This new plan will continue to provide you with high-quality prescription drug benefits at a reasonable cost. HIRSP has worked with Navitus to create a preferred drug formulary and additional cost containment programs.

What Is a Drug Formulary?

A formulary is a list of preferred prescription drugs established to be clinically sound and cost effective by a committee of physicians and pharmacists. Drug formularies are one way to help rein in the high cost of prescription drugs.

If you currently take a drug that isn't covered under this new drug formulary, and there was claim history, you were notified in writing of the change. The notification included the timeframe you were given to switch to an alternative formulary drug.

Periodically, the HIRSP drug formulary will be updated. Two new updates to HIRSP's drug formulary include: the availability of glucose

meters with no coinsurance charges and the coverage of contraceptives and contraceptive devices.

Drug Prior Authorization

A prior authorization program is now in place to ensure high-cost drugs and those subject to potential misuse or abuse are used properly. A list of those drugs requiring prior authorization can be found on the HIRSP Web site or you can call the HIRSP Pharmacy Dedicated Unit.

Medical Exceptions

From time to time, you may require a drug that is not on the drug formulary list. If you have already tried all other formulary alternatives, your health care provider can contact the HIRSP Pharmacy Dedicated Unit to ask for a medical exception form to request use of the non-formulary drug. The medical exception review process takes seven business days.

Step Therapy

Step therapy is a process by which coverage of a drug is dependent upon the prior use of a different, first-line drug. No paperwork is involved in this process—it is handled electronically through the pharmacy claims system. One example of a drug subject to step therapy is Actos.

In order for Actos to be covered, there must be evidence that you had previously used Metformin.

Tablet Splitting

This program provides policyholders and health care providers the opportunity to reduce costs on certain drugs by using a higher strength tablet and splitting it in half. Policyholders participating in this program could save up to 50% of their usual coinsurance on a select group of prescription drugs.

Generic Sampling

This program allows you to try out certain generic drugs as an alternative to using high-cost, brand-name drugs. When your health care provider writes a prescription for one of the generic drugs for the first time, it can be filled at the pharmacy at no cost to you.

Over-the-Counter Drugs

There are limited over-the-counter products that are covered as part of the HIRSP drug formulary. These products are Claritin/Loratadine OTC and Prilosec OTC. In order for them to be covered, your health care provider must write a prescription for them and it must be presented to the pharmacy for processing. You pay only your usual coinsurance amount. ■

QUESTIONS?

To view the **HIRSP Drug Formulary** online, go to:
<http://dhfs.wi.gov/hirsp/pharmacy.htm>

As part of this formulary, you'll also find special codes indicating which drugs fall under the **Tablet Splitting** and **Generic Sampling** programs, etc.

If you have questions about any of these new prescription drug programs, you can contact:

HIRSP Pharmacy Dedicated Unit—
(866) 270-3877

Pharmacy Benefit Structure

You will continue to pay 20% coinsurance for each prescription, up to a maximum of \$25 per prescription. The annual coinsurance and drug out-of-pocket maximums which you are responsible for each calendar year are as follows:

Plan 1

Option A—\$750 or a reduced drug coinsurance out-of-pocket maximum based on your income.

Option B—\$1,000

Plan 2—\$125



New Self-Service Web Tools Will Help You Manage Your HIRSP Benefits and Information

With the new administrative services provider comes new self-service Web tools that will make finding information and managing your HIRSP benefits easier.

Once you've registered on the Web site, you can log in at any time to view your claim information, review benefits, update your contact information, and send privacy-protected messages directly to HIRSP Customer Service through the "Self-Service Center" on the HIRSP Web site.

Claim Information

By entering a date of service, you'll be able to check the amount billed, and the status of the claim and payment if made.

Review Benefits

By clicking on "What's Covered," you can find information regarding your HIRSP benefits in a convenient, easy-to-read format.

Update Your Contact Information

You'll be able to update your street address, e-mail address, login username and password, and the information you can use to help remember your password.

Address Change?

It's very important that you keep your address information with HIRSP up to date. If you have moved or

plan on moving, use the HIRSP Web site to change your address or give HIRSP Customer Service a call at (800) 828-4777 and we can update your address right over the phone.

Privacy-Protected Messaging

Should you wish to correspond with HIRSP Customer Service by e-mail, you can now use the online message system. You can be assured that your specific detailed questions and replies will be communicated through a private secure connection.

You can access the Self-Service Center at: <http://dhfs.wisconsin.gov/hirsp/policyholder/tools.htm> ■

HIRSP Contact Information

General Customer Service Questions

1751 W. Broadway
P.O. Box 8961
Madison, WI 53708-8961
▪ Phone: (800) 828-4777
▪ Phone: (608) 221-4551
▪ Fax: (608) 226-8770

Hours of Operation:

Mon-Thurs: 7:00 a.m.-7:00 p.m.
Fri: 7:00 a.m.-4:30 p.m.

Enrollment and Billing Questions

▪ Phone: (888) 527-0590
▪ Fax: (608) 243-6136

Hours of Operation:

Mon-Thurs: 7:00 a.m.-5:00 p.m.
Fri: 7:00 a.m.-4:30 p.m.

Care Management Questions

P.O. Box 8961
Madison, WI 53708-8961
▪ Phone: (866) 841-6572
▪ Fax: (608) 226-4777

Hours of Operation:

Mon-Fri: 7:30 a.m.-4:30 p.m.

Filing Eligibility, Claims, or Other Disputes

HIRSP
Appeals Department
P.O. Box 7062
Madison, WI 53707-7062

Appeal Decision Disagreements

Wisconsin Division of Health Care
Financing
HIRSP Grievance Committee
P.O. Box 309
1 West Wilson Street
Madison, WI 53701

For Privacy Requests, Complaints, or Forms

HIRSP
Attn: HIRSP Privacy Officer
P.O. Box 8961
Madison, WI 53708-8961
▪ Phone: (800) 828-4777
▪ Phone: (608) 221-4551

Prescription Drug Questions

5 Innovation Court
P.O. Box 999
Appleton, WI 54912-0999
▪ Phone: (866) 270-3877

Hours of Operation:

Mon-Fri: 7:00 a.m. - 9:00 p.m.

Drug Prior Authorizations

999 Fourier Drive, Suite 301
Madison, WI 53717
▪ Phone: (866) 270-3877
▪ Fax: (920) 735-5350

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For Your Benefit seeks to provide information about the Wisconsin Health Insurance Risk Sharing Plan (HIRSP) for HIRSP policyholders and the public.



For Your Benefit is published by the Wisconsin Department of Health and Family Services, Division of Health Care Financing, and circulated free by request. This newsletter is also published on HIRSP's Web site at dhfs.wisconsin.gov/hirsp/. Other information, forms, notifications, and documents are also available on the HIRSP Web site.

You may write to HIRSP at:
HIRSP
1751 W. Broadway • P.O. Box 8961
Madison WI 53708-8961

HIRSP's telephone numbers are:
(800) 828-4777 toll free
(608) 221-4551 in the Madison area

PHC 12765 (05/05)

Your NEW HIRSP ID Card... don't leave home without it.

By now you've received your new HIRSP materials including a Policyholder Guide and ID Cards. If you haven't received these new materials, please contact HIRSP Customer Service.

Because policyholder numbers have changed, it's very important that you present your new HIRSP ID card each time you visit your doctor or pharmacist. Having correct information from the new cards will prevent any delays in the processing of your HIRSP claims.

If you have any questions about your new materials or about HIRSP in general, don't hesitate to call us at (800) 828-4777. ■

We would like to hear from you! If you have ideas or suggestions for articles you'd like to see covered in *For Your Benefit*, please send them to the postal address listed at the left.